

## PAPER 5

# The Silent Predictor:

Exploring the intersection of gender and Jewish poverty

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### DISCLAIMER

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# Executive Summary

Little has been written about Jewish women and poverty. This paper explores the nexus of gender and poverty through a Jewish lens, examining how gender influences poverty in the Jewish community, as well as the varied impact of poverty on Jewish women. Key takeaways include:

- Women's ability to participate fully in Jewish life is critical to building a vibrant Jewish community. Therefore, Jewish women's experience of economic disempowerment is an issue to which our community must devote attention and thoughtful resource.
- There are two important, interrelated ways to examine the intersection of gender and poverty: first, the poverty risk factors that are unique to or more prevalent among women (e.g., trauma and abuse, gender pay gap, overall gender discrimination), and second, the different ways women are impacted when facing poverty (e.g., it is harder for women to escape poverty than men because of children, child care barriers, lower-wage job opportunities).
- Six common causes of poverty among Jewish women include: trauma and abuse, divorce, single parenting, undervalued/unpaid traditional roles of women, the wage gap for women, and workplace discrimination.
- 1 in 4 Jewish women will experience abuse from an intimate partner in her lifetime. One-third of all women experience sexual assault, and a majority of all women experience sexual harassment. The trauma of sexual violence and domestic abuse can lead to poverty among women in several ways. For instance, domestic violence is the leading cause of homelessness among women in the United States. Financial abuse is prevalent in 99 percent of domestic violence cases. There are many more direct and indirect ways that violence against women impacts women's financial well-being.
- Some things we can do to address economic insecurity among Jewish women include: prioritizing abuse prevention as a poverty prevention strategy; adopting gender equity policies in all Jewish institutions; offering free or low-cost child care, health care, and legal services for divorce/child custody for victims of abuse; providing affordable housing for single mothers; and offering free or affordable Jewish activities/education for single parents.
- Finally, Jewish community studies and poverty research should be asking direct questions about how women may be differently experiencing and impacted by poverty and abuse.

## Introduction

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Much has been written on poverty in America. Yet hardly any of that research addresses the Jewish population, except those studies conducted from within our community. This is because (a) stereotypes cloud the landscape, such that Jews are often not considered a category affected by poverty, and (b) most research does not include “Jewish” in their identity categories (as with much public health research). Little data exist on Jewish poverty other than what we in the Jewish community are constructing through our own research and demographic studies.<sup>1</sup> In the limited Jewish data and discussions that do exist, there is little to no examination of gender as a risk factor, nor consideration as to whether women and men might be impacted differently—despite the fact that women are more likely to live in poverty than men. This paper is an attempt to explore the undefined territory of Jewish women and poverty.

**According to Pew Research studies, between 16 and 20 percent of Jews reported annual household incomes of less than \$30,000. The national average is 35 percent.**

Poverty, mental illness, and violence against women remain mostly invisible from the communal conversation in the American Jewish landscape. An analysis of poverty through both a Jewish and gender lens is nearly nonexistent. Yet it is pure myth to say these do not exist in Jewish communities. A few comments on gender and Jewish poverty can be found in the 2013 Pew Study and in the Weinberg Foundation report on Jewish Poverty in the United States. A New York study of Jewish poverty by UJA-Federation of New York mentions single parents, but gives no mention of women or gender. Additionally, the 2015 study on Jewish single mothers (San Francisco Jewish Women’s Fund) addressed single parenting, but did not survey a population in poverty.<sup>2</sup>

To understand poverty within our Jewish community, it is imperative to think with a gender lens. Some root causes of poverty may be linked to simply being female. Women make up more than half of the adult population; therefore, more than half of Jewish adults in poverty are likely to be women. Further, women still have unequal access to power, even in our modern Jewish community, so understanding the hidden economic impact of women’s life experiences is an important lens on poverty.

This paper is an attempt to explore the intersection of gender and poverty within the Jewish community, and analyze how issues facing Jewish women can cause or exacerbate poverty. It is intended as a beginning, noting a critical gap in research and literature on this subject.

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<sup>1</sup>Pew Research Center (2013). A Portrait of Jewish Americans.

<sup>2</sup>Hornstein, Jonathan (2018). *Jewish Poverty in the United States: A Summary of Recent Research*. The Harry and Jeanette Weinberg Foundation report.

## Why should women matter?

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Jewish continuity and building a “vibrant Jewish community” are common buzzwords and top priorities in the Jewish communal agenda. But we cannot achieve that if we don't pay attention to ensuring that women—who indeed make up half the Jewish population—have access to “full and equal participation” in communal life.<sup>3</sup>

**“The economic status of women is critical to the success and growth of every state and the entire country. When women can contribute as full and equal participants in work, politics, and community life, they unleash the potential of cities, states, and the nation as a whole.”**

**–Institute for Women's Policy Research**

The U.N. reports fascinating statistics on women in poverty. For example, the majority of the 1.5 billion people worldwide living on \$1 a day or less are women. The Fourth World Conference on Women in Beijing (1995) identified eliminating poverty among women as one of its 12 critical areas of concern requiring “special attention and action by international communities, governments and civil societies.”<sup>4</sup>

## Where Poverty and Gender Meet

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There are two important, interrelated ways to examine the intersection of gender and poverty: first, the poverty risk factors that are unique to or more prevalent among women (e.g., trauma and abuse, gender pay gap, overall gender discrimination), and second, the different ways women are impacted when facing poverty (e.g., it is harder for women to escape poverty than men because of children, child care barriers, lower-wage job opportunities).

Having worked in the Jewish community for 27 years in a women's organization that addresses Jewish domestic violence, I have seen tremendous silence surrounding the unseen poverty-inducing factor of violence against women and childhood trauma. In this paper, I will discuss that factor, as well as other factors particular to women that either promote poverty or pose significant barriers to escaping it.

In the Jewish community, six common causes of poverty among women include:

1. Trauma and abuse
2. Divorce
3. Single parenting
4. Traditional unpaid roles, and primary child-rearing responsibility
5. The gender pay gap/ net worth gap
6. Gender discrimination in the workplace

<sup>3</sup> Caiazza, Amy Ph.D., Shaw, April and Werschkul, Misha (2016). *Women's Economic Status in the States: Wide Disparities by Race, Ethnicity, and Region*. Institute for Women's Policy Research.

<sup>4</sup> U.N. Women Report on Gender Equality, Development & Peace for the 21<sup>st</sup> Century (2000). <http://www.un.org/womenwatch/daw/followup/session/presskit/fs1.htm>

## The Silent Predictor: Trauma and Abuse

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**Sadly, 1 in 4 Jewish women will experience abuse from an intimate partner in her lifetime**, the same rate as the general population. Further, 1 in 3 women will be victims of sexual assault, regardless of ethnicity or religion. Data on the economic impact of domestic violence is widely available. Six facts are essential for us to understand when evaluating the importance of considering abuse as a factor influencing Jewish poverty:

1. **Economic abuse is a common element of domestic violence.** Domestic abuse is a pattern of power and control in an intimate relationship, in which one partner is systematically exerting control over the other. In heterosexual relationships, that control takes place along gender lines in 95 percent of cases—meaning that victims of domestic violence in heterosexual relationships are primarily women.<sup>5</sup> The control may come in the form of visible forms of abuse, such as physical or sexual violence. However, emotional abuse, financial control, isolation, threats, intimidation, and using children or pets to control one's partner are equally common tactics of coercion and control in abusive relationships.

The National Network to End Domestic Violence reports that financial abuse “is one of the most powerful methods of keeping a survivor trapped in an abusive relationship and deeply diminishes the victim’s ability to stay safe after leaving an abusive partner.”<sup>6</sup> **Financial control is present in 99 percent of abusive relationships, yet 78 percent of Americans do not view financial control as a form of abuse.**<sup>7</sup> A 2011 study at the University of Wisconsin-Madison measured the impact of domestic violence on women’s (1) economic self-sufficiency through employment; (2) financial stability; and (3) subjective financial well-being. Not surprisingly, the study found abusive relationships to be financially destabilizing, if not devastating for women, resulting in significant financial and material hardship, instability, and barriers to financial self-efficacy.

Because controlling family resources is part of the abuse, women in abusive relationships often have no access to money, regardless of their own income (which they are forced to turn over to their partner) or the family’s socioeconomic status. Because of that control, even affluent women in abusive relationships—contrary to common belief—may find themselves either with no resources to leave that relationship, or being forced into a choice between a life of abuse and a life of poverty. In addition, women in relationships where a spouse/partner has controlled the finances may have no knowledge of how to manage money, pay bills, or take care of themselves financially. **Fear of not being able to provide for oneself/children is one of the primary reasons women find it hard to leave abusive relationships.**

2. **Domestic violence is a leading cause of homelessness.** Women in abusive relationships often have nowhere to go and cannot stay at home, either because they are not physically safe there, cannot obtain a legal “kick out” order, are not listed on the lease/deed, or cannot afford to sustain the family housing on their own. **In the United State, 50 percent of homelessness among women is caused by domestic violence.** (US conference on Mayors, 2012)<sup>8</sup>. In California, women who experienced relationship violence in the last year

<sup>6</sup> National Network to End Domestic Violence (2016). <https://nnedv.org/content/about-financial-abuse/>

<sup>7</sup> Adams, Adrienne (2011). *Measuring the Effects of Domestic Violence on Women’s Financial Well-Being*. Center for Financial Security, University of Wisconsin-Madison Research Brief, 2011, 5-6.

<sup>8</sup> The United States Conference of Mayors (2012). *A Status Report on Hunger and Homelessness in America’s Cities: A 25-City Survey* visit disclaimer page. Washington, D.C

were four times more likely to report housing instability than those who were not abuse victims.<sup>9</sup> A major cause of homelessness among children in the United States includes experiencing trauma, especially witnessing domestic violence perpetrated against their mother.<sup>10</sup> Not being able to afford a place to live is a number one factor sending domestic violence survivors into poverty and homelessness.

3. **Women's lives are sabotaged by abuse.**

In domestic violence cases, the abuser's intentional sabotaging behavior can jeopardize a women's employment, education, or health. Examples include destroying homework or work projects, interfering with scheduling or child care efforts, disabling cars or alarm clocks, preventing a victim from sleeping, and harassment at work. Tardiness, poor performance, and absenteeism are common effects of the abuse, as well as depression, anxiety, and long-term post-traumatic stress. Even after a woman leaves an abusive relationship, abusers often continue to harass, stalk, intimidate, threaten, and harm their victim. Such actions impact women financially, as well as physically and emotionally. Examples include destroying property; slashing tires; engaging in costly legal battles; and stalking behaviors that require costly remedies such as changing one's commute, cell phone, or locks on the apartment. In cases of sexual violence and/or harassment, women are often afraid to go to work, synagogue, or other Jewish communal events where they may encounter their abuser.

4. **Legal costs are staggering.** Pressing criminal charges can be long and re-traumatizing, and can cause much mental anguish as well as lost work time. But it does not generally involve expensive attorneys because, in most cases, the district attorney is handling the case. However, many victims of abuse will need a lawyer for the civil court side of protecting herself. Civil court is where domestic violence survivors pursue their divorce, child custody and visitation arrangements, restraining order protections, child support, and any other legal entanglements with their abuser. It is

also where sexual harassment lawsuits take place. Hiring an attorney for these contentious cases, which can take years, can cost upwards of \$50,000-\$100,000 for the initial period. If women weren't poor before, they will be when they get done with their legal bills. To make matters worse, legal outcomes are often directly proportionate to the price tag. If an abused mom wants to leave her marriage but hasn't worked outside the home, and her income-providing husband hires the fancy lawyer, he is likely to walk away with custody of the kids and more than half the assets. While there are legal service agencies that can provide free or low-cost legal representation for victims of abuse, they have very low income qualifications such that anyone with a living wage income, or a spouse who works even if the victim of abuse has no access to that money, will not income-qualify for legal aid. Jewish anti-violence programs report that many of their clients are unable to obtain legal aid support because of their spouse's income level.

Other indirect or hidden costs for abuse survivors entangled in the court system include: court-ordered psychological assessments for custody evaluation, supervised visitation requiring moms to pay hefty fees to protect their children from an abusive other parent, court-ordered therapy for children who've witnessed abuse at home, and the cost of travel and missed work for court appearances. Finally, some women become impoverished after leaving an abusive spouse because the court orders them to remain in the same county as the spouse for child visitation arrangements, preventing a mom from going home to her family or other support systems where she could seek more affordable housing as a newly single parent.

5. **The medical/health care costs of surviving abuse can be expensive.** A fifth poverty risk factor created by violence against women is the cost of medical and mental health care to treat the aftereffects. Therapy to competently address the trauma of abuse is most often not covered by insurance, yet it is an essential element of recovery. Therapy is expensive and often a long-term investment. This is true for

<sup>9</sup> Pavao, J., Alvarez, J., Baumrind, N., Induni, M., & Kimerling, R. (2007). *Intimate Partner Violence and Housing Instability*. *American Journal of Preventive Medicine*, 32(2), 143-146.

<sup>10</sup> The National Center on Family Homelessness at American Institutes for Research (2013). *America's Youngest Outcasts Fact Sheet*. Washington, D.C.

victims of all types of abuse past and present. Hidden long-term effects of rape trauma, child molestation, sexual harassment, and domestic violence where prevalence includes more than one-third of all women not counting the childhood component—pose tremendous functional and financial barriers to moving forward in life. Direct costs include long-term therapy to address PTSD and other trauma effects. In addition, violence against women can have direct and serious effects on physical health. Women may incur significant debt as they attempt to treat acute and long-term injuries, illness, and health effects of abuse. Common examples include debilitating back pain, dental work, head injuries, and stress-related health conditions. These of course can also result in loss of work, which has an additional economic impact.

6. **There is long-term trauma.** Trauma has lasting effects that impede gainful employment and daily functioning. It is incredibly hard to hold down a job or even get up in the morning when you are suffering from the trauma of rape, harassment, violence, or other abuse. Women who have experienced serious trauma—including rape, sexual harassment, child molestation/sexual abuse from the past, or domestic violence—may suffer long-term PTSD, depression, traumatic brain injury, increased risk for substance abuse, serious physical ailments, or other effects of trauma that impact their ability to hold down a job, maintain personal or professional relationships, and function in daily life (including directly impairing executive functioning). This causes a cascade of problems that can lead ultimately to homelessness and/or dependency.

In all of these arenas where violence against women can have a direct poverty-inducing effect, it is also important to note that these issues are magnified significantly for undocumented women and those facing immigration issues. In

the Jewish community, we see this with both Israeli women and a sub-population of the Russian-speaking Jewish community, as well as Jews emigrating from other countries. In the current political climate, immigration issues pose significant barriers to obtaining assistance or escaping abuse. Women are afraid to apply for public assistance for fear of being deported. Some cannot obtain work permits to work on their own. Protections for undocumented survivors of abuse, including asylum seekers and victims of human trafficking, are being whittled away. Jewish women who have a language barrier, are unfamiliar with American social safety net systems or afraid to use them for fear of deportation, or don't have a work permit are all immediately vulnerable to poverty when leaving an abusive situation. Finally, a strong ethic of “we take care of our own” can prevent Israeli and Russian women from seeking help outside of their insular pockets of community. That cultural angle both prevents women from seeking help in areas where important resources exist and puts women at risk to remain and co-exist in the very community where their abuser is prominent.

Finally, in addition to the ways that violence against women can engender (literally) a cycle of poverty, **poverty can also create a risk factor for abuse.** While poverty is not a cause of violence, it is certainly a barrier to escaping it. Poor women typically have less access to leaving abusive situations because they may not be able to access the housing, legal help, income sources, or other resources needed to start life over on their own. At the same time, even women of significant means may not have access to any of the household income if they have an abusive/controlling spouse.

**“Poverty cannot be blamed on poor choices. Everybody makes them. But the poor don't have the resources to recover from them.”**

**–Brook Gladstone, On the Media**

## Divorce

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**After divorce, a woman's socioeconomic status statistically decreases while a man's increases.**<sup>11</sup> This statistical trend occurs regardless of the reasons for divorce, and regardless of the original socioeconomic status of the family. Whether a family is of high net worth, or is of middle or lower income, women tend to sustain greater economic losses in their post-divorce lives, resulting in a decreased standard of living. They often bear more responsibility for children, and therefore sustain higher costs of sufficient housing, food, and living expenses. Men, on the other hand, if primarily the noncustodial parent, tend to downsize housing after divorce (potentially securing a place for the children to visit rather than live), leaving women to maintain an adequate family home on half the income or less.

At the same time that a mom begins to assume even more child-rearing roles post-divorce, she is also potentially assuming greater responsibility to bring in income—so her workload is doubling while the other parent's is decreasing. With less earning power overall, this puts single moms in economic peril.

In addition, in families where the mom did not work outside the home or was not the primary breadwinner, she will face the challenge of entering the workforce or seeking more gainful employment to make ends meet. Many women in these circumstances face challenges in re-entry (stay-at-home mom doesn't "count" on a resume); earning power (see "gender pay gap," below); and workplace discrimination, including juggling the oft-conflicting responsibilities of professional expectations and primary parenting. Moms who rely on child support are vastly underpaid compared to what they are legally due (see "single parenting," below).

## Single Parenting

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As of 2011, there were 10 million single mothers in the US raising children under the age of 18, with 1 in 3 single-mother families living in poverty.<sup>12</sup> In California, 37 percent of all households are single mothers living below poverty.<sup>13</sup> Within the Jewish community, a 2004 study commissioned by the San Francisco-based Jewish Community Federation reported that **"10 percent of Jewish single parent family homes in the Bay Area are low-income households."** Kotler-Berkowitz (2009)<sup>14</sup> showed that single moms are more likely to be low income than single dads, and that poverty patterns among Jews follow similar patterns to that of the general population. In other words, the causes and results of poverty in the Jewish community are generally similar to patterns in the general population. The Weinberg Foundation report reiterates a concentration of Jewish poverty among single women.

<sup>11</sup> Jenkins, Stephen P. (2008). Marital Splits and Income Changes Over the Long Term. *Institute for Social and Economic Research, University of Essex* No. 2008-07.

Burkhauser, R.V., Duncan, G.J. Hauser, R. and Berntsen, R. (1991). Wife or Frau, women do worse: a comparison of men and women in the United States and Germany after marital dissolution, *Demography*, 28, 353-360.

Finnie, R. (1993). Women, men, and the economic consequences of divorce: evidence from Canadian longitudinal data, *Canadian Review of Sociology and Anthropology*, 30, 205-241.

<https://www.theguardian.com/lifeandstyle/2009/jan/25/divorce-women-research>

<sup>12</sup> National Women's Law Caucus, Poverty Snapshot 2016.

<sup>13</sup> Reed, Deborah (2006). *Poverty in California: Moving Beyond the Federal Measure*. Public Policy Institute of California. 7(4), 1.

<sup>14</sup> Kotler-Berkowitz (2009). Poor Jews: An Analysis of Low Income in the American Jewish Population (2009). Laurence Kotler-Berkowitz. *Contemporary Jewry*, 29(3) (December 2009), 241-277.

**Single parenting, whether by choice or circumstance, can cause stress and financial burden.** An increasing number of families in the US have dual incomes to support a family and children. Those with one stay-at-home parent sport the advantage of having a parent available to manage the primary labor of child rearing, while the working parent can devote their full attention to their paid job. Single parent households, however—which are primarily headed by women—have one person responsible for everything. Hourly wage workers lose income—and in some cases, risk losing their job entirely—every time they have a sick child, parent-teacher conference, behavioral issue at school, or a doctor’s appointment. Working moms also face challenges around work travel, night meetings, school holidays, lack of employer flexibility, commuting, and job instability. Single parents report increased stress from managing complex parenting decisions and duties on their own, as well as from “never getting a break.”

In 2015, the San Francisco Jewish Women’s Fund, a giving-circle style philanthropic group, commissioned a study on solo moms to better understand the needs and concerns of single Jewish mothers in the San Francisco Bay Area. Although the study was small, consisting of about 40 women through focus groups and interviews, it is pioneering as the first known study of Jewish solo moms. In this study, 38 percent of the single moms earned less than \$50,000 a year, which in the Bay Area is considered poverty level for a household with children. Of note, those with income above the poverty level (35 percent earning \$50,000-\$99,000), and even those earning over \$100,000, reported a fear of being one paycheck away from financial challenge.

In addition, this study found that on top of the usual economic burdens of single parenting, one unique challenge for solo Jewish moms is the need to find ways to keep their children Jewishly connected and identified. This often comes in the form of activities, Jewish education, youth programs, religious school classes, B’nai Mitzvah programs, synagogue memberships, Jewish preschool, and other activities that carry a significant price tag. Asking for scholarships was seen as an additional undue burden that causes ostracizing and a feeling of “other.” The study showed that single mothers were not always aware of scholarship or low-fee opportunities within Jewish institutions, nor were they comfortable asking. High costs of Jewish engagement and “pay-to-pray” models of synagogue membership or holiday observance pose significant financial barriers to participation in Jewish life, thereby creating further alienation and disengagement. Conversely, if a single mom is choosing to value that engagement and paying for it, she may be sacrificing her financial stability for the sake of Jewish connection.

**In post-divorce shared custody families, 82 percent of custodial parents in the US are women.** For custodial parents below the poverty level who receive child support, those child support payments account for 47 percent of their income.<sup>15</sup> Yet a majority of child support payments go unpaid or underpaid. In 2011, the Office of Child Support Enforcement reported \$100 billion in unpaid child support, with only 19 percent of eligible custodial parents receiving the full amount of child support

<sup>15</sup> US Census Bureau, 2016.

## Traditional Unpaid Roles and Primary Child-Rearing Responsibility

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Contrary to what might seem normative in 2019, women still tend to bear primary responsibility for child rearing even in many progressive Jewish circles. While gender equality efforts have given women more opportunities and incentive to work, societal and Jewish communal expectations of a woman's role in the home have not diminished in equal proportion—nor has the expectation of a man's parental contribution. Therefore, many heterosexual Jewish women find themselves in the confusing circumstance of “holding down two jobs” (their paid profession, plus unpaid parenting) while their supposedly feminist husbands bear less responsibility for meals, managing homework, coordinating children's activities, leaving work to pick up a sick child, or making sure they get to the dentist.

Women who have not worked outside the home, or who have not worked to their full capability due to child-rearing responsibilities, may also find it more difficult to re-enter the workforce. A family situation that once worked efficiently with one working parent and one taking care of the children, will face a very different circumstance when one parent is effectively managing both.

## The Gender Pay Gap

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**Women still earn less than men in America today.** The Census Bureau reports that women earn **80.5 cents to every man's dollar for equivalent work**. But the gender wage gap measures differently depending on how you slice it. The National Committee on Pay Equity and the Institute for Women's Policy Research report that figure as a mere **49 cents to every man's dollar**, when you factor in longitudinal data (total earnings across 15 years for all workers who worked at least one year). This is a different way to look at the wage gap, which includes the ways women may step in and out of the paid labor market during their working years. For instance, they report that “While men are also penalized for time out of the workforce, women's earnings losses for time out are almost always greater than men's.”<sup>16</sup>

A 2016 *Time* article<sup>17</sup> reported that women perform twice as much unpaid work as men, with 70 percent of it “in routine household chores such as laundry or shopping, and the rest primarily in caring for children and the elderly.” Based on minimum wage, they conservatively estimate the value of that unpaid work at \$1.5 trillion a year in the US.

As a woman, it is simply harder to earn enough money to live. Women also hold more low-paying jobs in our economy than men despite increased educational opportunities, from unskilled workers to highly skilled educators and preschool teachers. According to the National Women's Law Center, “For parents in the low-wage workforce, even a full-time job may not be enough to lift their children out of poverty.”<sup>18</sup> At the same time, the Weinberg study on Jewish poverty shows that Jewish poverty persists despite higher education levels. The educational levels and professionalism presumed in Jewish communities may not be an anti-poverty antidote for women at all.

<sup>16</sup> Rose, Stephen J and Hartmann, Heidi Ph.D. (2018). “*Still a Man's Labor Market: The Slowly Narrowing Gender Wage Gap.*” Institute for Women's Policy Research.

<sup>17</sup> Ellingrud, Kweilin and Riefberg, Vivian (2016). “Five Myths about the Gender Pay Gap.” *Time*, April 7, 2016.

<sup>18</sup> National Women's Law Center

Finally, in addition to having less earning power in the workplace, women own fewer businesses, have less retirement holdings and savings, and statistically have a lower net worth than men across the board. This puts professional women, and even women of means, at much greater risk for financial instability over the length of their lives.

## Gender Discrimination in the Workplace

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Apart from the pay differential, women are also more likely to experience discriminatory behavior based on their gender and/or parenting status. Women are judged for anything “female-related”—from attending to an injured child to pregnancy, PMS, or breastfeeding. Employers are quick to threaten consequences should those issues interfere with work performance, whether or not it actually does and regardless of the competence and contributions of that employee to her workplace. That tactic of intimidating women into choosing between work and family creates impossible double-binds. Ask a room full of women if they have ever hidden a pregnancy on the job, and you will be shocked by how many hands go up. Women are afraid they won’t be hired, promoted, or even valued on their jobs.

On the more severe end of gender discrimination are, of course, sexual harassment and abuse. In a recent poll, **38 percent of women said they experienced sexual harassment at work**—and a staggering 81 percent of women have experienced sexual harassment in their lifetime, whether on the job or on the street.<sup>19</sup>

Women need safety and dignity—on the job, in institutions of learning, and on the street. Sexual harassment and abuse, whether physical or verbal, create dangerous and hostile environments where women are forced into untenable choices: experience trauma, quit their jobs, or sacrifice their safety and dignity to prevent poverty and protect their children.

<sup>19</sup> Stop Street Harassment (2018). [2018 national survey on Sexual Harassment and Assault](#). In collaboration with UC San Diego Center on Gender Equity and Health.

## Conclusions and Solutions: *What can we do?*

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A study of single moms in faith communities (Sullivan, 2008)<sup>20</sup> examined how religion can help meet the needs of low-income mothers by providing: (1) institutional support (material aid, clergy support, network of congregants to come to one's aid, break isolation) and (2) cultural beliefs and values, providing a framework to find hope, strength, parenting values, value-based environment for their children, protect from negative environments—in other words, a safe space. Adding the Jewish dimension, the SFJWF solo moms' study reports that women may need their information verbally, not just in writing. This is important to know in developing effective anti-poverty outreach and programs.

Some things we can do to address economic insecurity among Jewish women include:

- Prioritize abuse prevention and response as a priority poverty prevention strategy for Jewish women; strengthen programs that reduce/prevent domestic and sexual violence in the Jewish community.
- Identify those experiencing—or at risk for—abuse and provide trauma-informed services.
- Provide free or low-cost quality legal help for divorce and child custody/protection for victims of abuse, closing gaps for Jewish women who aren't "low income enough" to qualify for legal aid.
- Reduce the risk of homelessness by creating paths to safety for Jewish victims of domestic violence and their children, and supporting low-income housing efforts that provide safe housing options.
- Teach preventive financial empowerment education for women—a model that Shalom Bayit has used to help newly single moms take control of their own finances.
- Provide access to free or low-cost child care, health care, and Jewish activities/education without barriers.
- Adopt policies in Jewish institutions that promote gender equity (such as equal pay, flex time, health care, child care, parental leave, and strong accountability policies to address harassment and abuse).
- Provide increased, no-shame financial assistance.
- Invest in building social network infrastructure for single Jewish mothers, planned by and for them with free child care, food, and low-barrier access.
- Ensure that future Jewish community demographic studies consider gender as a significant relevant factor in designing surveys to understand the Jewish community, assess needs, and analyze barriers to full participation in Jewish life.

The notable absence of an analysis of gender in research on Jewish poverty is palpable and problematic. With this paper, we are opening a communal conversation on how efforts to address Jewish poverty can and should incorporate a gender lens. Through this lens, we can examine root causes and solutions that address the particular needs and concerns of Jewish women, as well as tap into their strengths to fight Jewish poverty.

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<sup>20</sup> Sullivan, Susan Crawford (2008). Unaccompanied Children in Churches: Low-Income Urban Single Mothers. Religion and Parenting. *Review of Religious Research*. 50(2) (December 2008), 157-175.